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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7	
	Chapter 11 Chapter 12 Chapter 13	Check if this is a amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Leneisha	
10011101110	First name	First name
Write the name that is on your government-issued		
picture identification (for	Middle name	Middle name
example, your driver's	McNease	
license or passport	Last name	Last name
Bring your picture	O. #: /O I. II III	O. #: . /O. I. II III)
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
- All II		
2. All other names you have used in the last	First name	First name
8 years		
-	Middle name	Middle name
Include your married or maiden names.		
maidon namoo.	Last name	Last name
	First name	First name
	A.C. I. II.	NC 10
	Middle name	Middle name
	Last name	Last name
	Last Harrie	Last Harre
3. Only the last 4 digits	XXX - XX- 2700	xxx - xx-
of your Social Security number or	OR	
federal Individual		
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

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Debtor 1 Leneisha First Name	McNease Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification	I have not used any business names or EINs.	I have not used any business names or EINs.
Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	A348 W. Maypole Number Street	Number Street
	Chicago Illinois 60624	
	City State Zip Code	City State Zip Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
 Why you are choosing this district 	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Leneisha McNease Case number (if known) First Name Middle Name Last Name Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy Code you Bankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box. are choosing to file Chapter 7 under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for fee more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? When Yes. District Northern District of Illinois 10/22/2012 MM / DD / YYYY 6/28/2013 District Northern District of Illinois When 2013bk26490 Case number MM / DD / YYYY District Northern District of Illinois 8/30/2014 2014bk31991 Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Relationship to you Yes. Debtor spouse who is not When District Case number, if known filing this case with MM / DD / YYYY you, or by a business Debtor Relationship to you partner, or by an District Case number, if known affiliate? MM / DD / YYYY 11. Do you rent your No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you? No. Go to line 12. Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

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Debtor 1 Leneisha McNease Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? Ⅵ I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Leneisha McNease Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. The law requires that Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Debtor 1 Leneisha McNease Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded □ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$10,000,000,001-\$50 billion to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Leneisha McNease Signature of Debtor 1 Signature of Debtor 2 Executed on __7/13/2018 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Leneisha		McNease	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an		-		ules filed with the petition is incorrect.
attorney, you do not	· ·			
need to file this page.	/s/ Morsheda Hash	om	Date	7/13/2018
	Signature of Attorney			M / DD / YYYY
	olgalaro ol / litoloy			
	Morsheda Hashem			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3129130625	Email address	mhashem@semradlaw.com
	Par number		State	
	Bar number		State	

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Debtor 1 Leneisha		McNease		Case number (if kr	own)		
First Name	Middle Name	Last Name			<u></u>		
Additional Page							
 Have you filed for bankruptcy within the 	☐ No.						
		n District of Illinois	When	1/4/2018 MM / DD / YYYY	Case number _	2018bk00176	

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Fill in this information to identify your case:							
Debtor 1	Leneisha		McNease				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number (If known)							

	Check if this is an
_	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$1,225.00
1b. Copy line 62, Total personal property, from Schedule A/B	ф1 005 00
1c. Copy line 63, Total of all property on Schedule A/B	\$1,225.00 ———————————————————————————————————
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	4757.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$757.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	ф50,000 do
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$56,308.13
Your total liabilities	\$57,065.13
Part 3: Summarize Your Income and Expenses	
atto. Cummanze rour moome and Expenses	
A. Cabadula I. Varra Innorma (Official Forms 1001)	\$3,107.22
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	

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Debtor 1 Leneisha McNease Case number (if known) First Name Middle Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. \square 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,653.16 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: **Total claim** From Part 4 on Schedule E/F, copy the following: \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$4,907.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$4,907.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inform	nation to identify your ca	ase:						
Debtor 1		Leneisha			McNease				
Debtor 2		First Name	Middle N	ame	Last Name				
(Spouse, if fil	ling)	First Name	Middle N	ame	Last Name				
United Sta	ates Ba	nkruptcy Court for the:	Northern		District of Illinois				
Case num	nber				(State)				
Officia	al Fo	orm 106A/B							Check if this is an amended filing
Sched	dule	A/B: Prope	rty						12/1
category v responsibl write your	where le for s name	y, separately list and d you think it fits best. E supplying correct inform and case number (if k ribe Each Residenc	Be as complete ar mation. If more sp nown). Answer ev	nd ac pace very q	curate as possible. If is needed, attach a s uestion.	two married peoperate sheet to	ple are this fo	filing together, both a	are equally
			_						
7. bb you	No. G	or have any legal or equito to Part 2 Where is the property?	ultable interest i				ropert		
1.1	Street	address, if available, or o	other description		t is the property? Ch Single-family home Duplex or multi-unit bu			the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
				Image: Control of the	Condominium or coop Manufactured or mobil	erative		Current value of the entire property?	Current value of the portion you own?
	Numb	per Street State	Zip Code	Ħ	_and nvestment property Fimeshare Other			Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
				one.	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 At least one of the debt	only	k	Check if this is co (see instructions)	ommunity property
					er information you wi perty identification n		his ite	n, such as local	
If you		r have more than one, list		Wha	t is the property? Ch Single-family home Duplex or multi-unit bu Condominium or coop Manufactured or mobil	eck all that apply. uilding perative		the amount of any secu	claims or exemptions. Put irred claims on <i>Schedule D:</i> aims Secured by Property. Current value of the portion you own?
	Numb	per Street State	Zip Code	Ħ	and nvestment property Fimeshare Other			Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	·			one.	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 At least one of the debter information you with the control of the depter to the depter of the depter information you with the control of the depter information in the depter in the depter information in the depter in the depter information in the depter information in the d	only tors and another ish to add about t		(see instructions)	ommunity property

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Debtor 1			e number (if known)
	First Name Midd	le Name Last Name	
	et address, if available, or other descriptions nber Street State Zip Cod	Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		Who has an interest in the property? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about the property identification number:	
	the dollar value of the portion you ve attached for Part 1. Write that r	own for all of your entries from Part 1, including an number here. ▶	y entries for pages
Do you ow you own t	hat someone else drives. If you lease a	e interest in any vehicles, whether they are register a vehicle, also report it on Schedule G: Executory Contra es, motorcycles	
3.1	Make Model: Year:	Who has an interest in the property? Cone.	theck Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community propert instructions)	
3.2	Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Cone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
		Check if this is community propert instructions)	y (see

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CDIOI	Leneisha	McNease C	ase number <i>(if known)</i>	
	First Name	Middle Name Last Name	· · · · · · · · · · · · · · · · · · ·	
3.3	Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ano	the amount of any sec Creditors Who Have Co Current value of the entire property?	I claims or exemptions. Put ured claims on Schedule D laims Secured by Property. Current value of the portion you own?
		Check if this is community proper instructions)		
3.4	Make Model: Year: Approximate mileage:	Who has an interest in the property? one. Debtor 1 only	the amount of any sec	l claims or exemptions. Put ured claims on <i>Schedule D</i> laims Secured by Property.
	Other information:	Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
		At least one of the debtors and ano	other	
		Check if this is community proper instructions) ATVs and other recreational vehicles, other vehicles sonal watercraft fishing vessels snowmobiles motorcycles.	s, and accessories	
Exar		instructions)	s, and accessories e accessories ? Check Do not deduct secured	l claims or exemptions. Put
Exar	nples: Boats, trailers, motors, per No Yes	instructions) ATVs and other recreational vehicles, other vehicles sonal watercraft, fishing vessels, snowmobiles, motorcycles	s, and accessories e accessories ? Check Do not deduct secured the amount of any sec Creditors Who Have Ch	ured claims on <i>Schedule D</i> laims Secured by Property.
Exar	nples: Boats, trailers, motors, per No Yes Make Model: Year:	instructions) ATVs and other recreational vehicles, other vehicles sonal watercraft, fishing vessels, snowmobiles, motorcycles Who has an interest in the property? one. Debtor 1 only	c, and accessories e accessories P Check Do not deduct secured the amount of any sec Creditors Who Have Clear Current value of the entire property?	ured claims on <i>Schedule D</i>
Exar ✓ 4.1	Make Model: Other information: Make Model: Year: Make Model: Year:	who has an interest in the property? one. Debtor 1 only Debtor 2 only At least one of the debtors and ano	c, and accessories e accessories P Check Do not deduct secured the amount of any sec Creditors Who Have College Current value of the entire property? Other erty (see P Check Do not deduct secured the amount of any sec	ured claims on Schedule D laims Secured by Property. Current value of the
Exar ✓ 4.1	nples: Boats, trailers, motors, personnels: Boats, trailers, motors, personnels: No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and instructions) Who has an interest in the property?	c, and accessories e accessories P Check Do not deduct secured the amount of any sec Creditors Who Have Colored the entire property? Current value of the entire property? Check Do not deduct secured the amount of any sec Creditors Who Have Colored the amount of any sec Creditors Who Have Colored the entire property?	ured claims on Schedule D laims Secured by Property. Current value of the portion you own? I claims or exemptions. Put ured claims on Schedule D

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Debtor 1 Leneisha McNease Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bedroom set \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell phone, TV \$500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$125.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1225.00 for Part 3. Write that number here

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Debtor 1 Leneisha McNease Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Online Bank: Capital One 360 \$0.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Debt	tor 1 Leneisha		McNease	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer a lssuer name:	checks, promissory not	tes, and money orders.	
21.	Retirement or pension Examples: Interests in If		, thrift savings accounts	, or other pension or profit-sharing plans	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	. ,	-		
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:	-		
		Additional account:			
22.		Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water:			
			-		
		Rented furniture:			-
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No Yes	Issuer name and description:			
				_	

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Debte	or 1 Leneisha	McNease Case number (if known	
	First Name	Middle Name Last Name	
24.		education IRA, in an account in a qualified ABLE program, or under a qualified state tuiti 30(b)(1), 529A(b), and 529(b)(1).	on program.
	✓ No In Yes	nstitution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
	_		
25.	 Trusts, equitabl	le or future interests in property (other than anything listed in line 1), and rights or power	
	exercisable for No	your benefit	
	Yes. Describ	De	
26.		ights, trademarks, trade secrets, and other intellectual property net domain names, websites, proceeds from royalties and licensing agreements	
	✓ No Yes. Describ	pe	
0.7	Licenses from	chises, and other general intangibles	
27.	Examples: Building	ing permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	nses
	✓ No		
	Yes. Describ	De	
Mon	ey or property	y owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	ey or property Tax refunds owe		portion you own? Do not deduct secured
	Tax refunds owe		portion you own? Do not deduct secured
	Tax refunds owe		portion you own? Do not deduct secured
	Tax refunds owe ✓ No Yes. Give speabout the you alree	ecific information them, including whether eady filed the returns Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owe ✓ No Yes. Give speabout the you alree	ed to you ecific information them, including whether	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owe ✓ No Yes. Give speabout ti you alreand the Family support	ecific information them, including whether eady filed the returns e tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give speabout the you alreand the Family support Examples: Past du	ecific information them, including whether eady filed the returns to tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give speabout the you alreand the Family support Examples: Past du	ecific information them, including whether eady filed the returns e tax years Local: lue or lump sum alimony, spousal support, child support, maintenance, divorce settlement, proper	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 erty settlement \$0.00
28.	Tax refunds owe No Yes. Give speabout the you alreand the Family support Examples: Past du	ecific information them, including whether eady filed the returns e tax years Local: lue or lump sum alimony, spousal support, child support, maintenance, divorce settlement, proper ecific information	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 erty settlement
28.	Tax refunds owe No Yes. Give speabout the you alreand the Family support Examples: Past du	ecific information them, including whether eady filed the returns e tax years Local: lue or lump sum alimony, spousal support, child support, maintenance, divorce settlement, proper ecific information Alimony: Maintena Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 erty settlement \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give speabout the you alreand the Family support Examples: Past du	ecific information them, including whether eady filed the returns to tax years	\$0.00 \$0.00 \$0.00 erty settlement \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owe ✓ No Yes. Give speabout the you alread the you alread the support Examples: Past do Yes. Give speabout the young and the young alread the yo	ecific information them, including whether eady filed the returns to tax years	## settlement: ## solution and the settlement: ## solution and the settlement is a settlement: ## solution and the settlement is a settlement: ## solution and the settlement is a settlement is a settlement is a settlement: ## solution and the settlement is a settle
29.	Tax refunds owe ✓ No Yes. Give speabout the you alread the you	ecific information them, including whether eady filed the returns e tax years	## settlement: ## solution and the settlement: ## solution and the settlement is a settlement: ## solution and the settlement is a settlement: ## solution and the settlement is a settlement is a settlement is a settlement: ## solution and the settlement is a settle
29.	Tax refunds owe ✓ No Yes. Give speabout the you alread the you alread the support Examples: Past do Yes. Give speabout the young and the young alread the yo	ecific information them, including whether eady filed the returns e tax years	## settlement: ## solution and the settlement: ## solution and the settlement is a settlement: ## solution and the settlement is a settlement: ## solution and the settlement is a settlement is a settlement is a settlement: ## solution and the settlement is a settle

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Deb ¹	tor 1 Leneisha		McNease	Case number (if known)	
	First Name	Middle Name	Last Name		<u> </u>
31.	Interests in insurance police Examples: Health, disability,		n savings account (HSA); credit, he	omeowner's, or renter's insurance	
	No Yes. Name the insurance of each policy and list its	company	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property the If you are the beneficiary of a property because someone has a No Yes. Describe	living trust, expect pro		, or are currently entitled to receive	
33.	Claims against third partie Examples: Accidents, employ No Yes. Describe	•	u have filed a lawsuit or made ance claims, or rights to sue	a demand for payment	
34.	Other contingent and unlice to set off claims No Yes. Describe	 quidated claims of e	very nature, including counterc	laims of the debtor and rights	
35.	Any financial assets you di No Yes. Describe	d not already list			
36.		-	Part 4, including any entries for		
Part	5: Describe Any Busin	ess-Related Prop	erty You Own or Have an In	iterest In. List any real estate in Pa	ırt 1.
37.	Do you own or have any leave. No. Go to Part 6. Yes. Go to line 38.	gal or equitable inte	rest in any business-related pro	operty?	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or co	mmissions you alrea	dy earned		or exemptions
	Yes. Describe				
39.	Office equipment, furnishin Examples: Business-related		nodems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, ele	ectronic devices
	✓ No Yes. Describe				

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Debt	tor 1 Leneisha	McNease Case number (if known)	
	First Name	Middle Name Last Name	
40.	Machinery, fixtures, e	quipment, supplies you use in business, and tools of your trade	
	✓ No		
	Yes. Describe]
41.	Inventory		
	✓ No		
	Yes. Describe		1
	Ш		
		<u> </u>	*
42.	Interests in partnersh	ips or joint ventures	
	✓ No		
		Name of entity: % of ownership:	
	Yes. Give specific information about		
	them		
43 (Customer lists mailing	lists, or other compilations	
10.		note, or extra complications	
	✓ No		
	Yes. Do your lists i	nclude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	☐ No		
	Yes. Desc	riba	
	L Tes. Desc	IIDG	
44.	Any business-related	property you did not already list	
	- N		
	✓ No		
	Yes. Give specific information		
	iiiioiiiiatioii		
45. A	dd the dollar value of a	all of your entries from Part 5, including any entries for pages you have attached	
		er here	.
<u> </u>			
Part		arm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
	•		
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishing-related property?	
	No. Go to Part 7.		Current value of the
	Yes. Go to line 47.		portion you own? Do not deduct secured claims
			or exemptions
47.	Farm animals		
	Examples: Livestock, p	oultry, farm-raised fish	
	√ No		
	Yes. Describe]
			*

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49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No	Debt	or 1 Leneisha		McNease	Case number (if known)	
Post		First Name		ast Name		
Security Security	48.	Crops-either growing of	or harvested			
Ves. Describe		No No				
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No		_				
No		L Too. Boombo				
No						
Solution Solution	49.	Farm and fishing equip	ment, implements, machinery, fixture	es, and tools of trade		
Ves. Describe		No.				
50. Farm and fishing supplies, chemicals, and feed No		느 _				
Solution Solution		Yes. Describe				
No						
Solution Solution	50	Farm and fishing suppl	ies chemicals and feed			
Vos. Describe	00.		ies, onemiouis, and ieeu			
51. Any farm- and commercial fishing-related property you did not already list No Yes. Describe		✓ No				
No Yes. Describe		Yes. Describe				
No Yes. Describe						
S2. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here S2. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here S3. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No	E 1	Any form and common	raial fishing related property you did	not already list		
Yes. Describe State	51.	Any larin- and comme	cial listing-related property you did	not already list		
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here		✓ No				
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No Yes. Give specific information 54. Add the dollar value of all of your entries from Part 7. Write that number here 55. Part 1: Total real estate, line 2 56. part 2 total vehicles, line 5 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 62. Total personal property. Add lines 56 through 61		Yes. Describe				
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No Yes. Give specific information 54. Add the dollar value of all of your entries from Part 7. Write that number here 55. Part 1: Total real estate, line 2 56. part 2 total vehicles, line 5 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 62. Total personal property. Add lines 56 through 61						
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53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No Yes. Give specific information 54. Add the dollar value of all of your entries from Part 7. Write that number here	for Pa ▶	rt 6. Write that number	here			
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No Yes. Give specific information 54. Add the dollar value of all of your entries from Part 7. Write that number here					_	
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Examples: Season tickets, country club membership Yes. Give specific information 54. Add the dollar value of all of your entries from Part 7. Write that number here 55. Part 1: Total sof Each Part of this Form 55. Part 1: Total real estate, line 2 56. part 2 total vehicles, line 5 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 62. Total personal property. Add lines 56 through 61. \$1225.00 Copy personal property total \$1225.00	Part 7	Describe All Pro	perty You Own or Have an Intere	est in That You Did N	ot List Above	
Ves. Give specific information 54. Add the dollar value of all of your entries from Part 7. Write that number here Fail 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 56. part 2 total vehicles, line 5 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 62. Total personal property. Add lines 56 through 61				ist?		
Yes. Give specific information 54. Add the dollar value of all of your entries from Part 7. Write that number here		Examples: Season tickets	s, country club membership			
Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 56. part 2 total vehicles, line 5 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 62. Total personal property. Add lines 56 through 61		✓ No				
Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 56. part 2 total vehicles, line 5 57.Part 3: Total personal and household items, line 15 58.Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 62. Total personal property. Add lines 56 through 61		Yes. Give specific				
Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2		information				
Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2						
Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2						
Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2	- 4 .	talah salah salah salah sa	Later and the form Bod 7 William		•	
55. Part 1: Total real estate, line 2	54. AC	id the dollar value of al	of your entries from Part 7. Write th	at number nere		
55. Part 1: Total real estate, line 2						
55. Part 1: Total real estate, line 2						
55. Part 1: Total real estate, line 2						
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55. Part 1: Total real estate, line 2	Part 8	List the Totals of	Each Part of this Form			
56. part 2 total vehicles, line 5 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 62. Total personal property. Add lines 56 through 61						
57.Part 3: Total personal and household items, line 15 58.Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 62. Total personal property. Add lines 56 through 61	55. P	art 1: Total real estate	, line 2		>	
57.Part 3: Total personal and household items, line 15 58.Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 62. Total personal property. Add lines 56 through 61						
58.Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 62. Total personal property. Add lines 56 through 61	56. p	art 2 total vehicles, line	e 5			
58.Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 62. Total personal property. Add lines 56 through 61	57. P	art 3: Total personal an	d household items, line 15	\$1225.00		
59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 62. Total personal property. Add lines 56 through 61	58. P :	art 4: Total financial as	sets. line 36	· · · · · · · · · · · · · · · · · · ·		
60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 62. Total personal property. Add lines 56 through 61						
61. Part 7: Total other property not listed, line 54 62. Total personal property. Add lines 56 through 61						
62. Total personal property. Add lines 56 through 61						
Copy personal property total \$\\ \$1225.00 \$1225.00						
\$1225.00	62. T	otal personal property.	Add lines 56 through 61	\$1225.00		+ \$1225.00
					Copy personal property total	
						\$1225 00
00.10tal of all property of conedule A/D: Aud ille 00 T ille 02	63. T c	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Debtor 1	Leneisha		McNease	Case number (if known)	
	Eirot Nomo	Middle Neme	Loot Nama		

Schedule A/B: Property. Additional page

Part 3: Describe Your Personal and Household Items					
Do you own or have any legal or equitable interest in any of t	he following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.			
6.2. Household goods and furnishings					
No ✓ Yes. Describe Living room set		\$100.00			

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Filli	n this infori	mation to identify your o	case:		
Deb	tor 1	Leneisha		McNease	
		First Name	Middle Name	Last Name	
	tor 2 use, if filing)	First Name	Middle Name	Last Name	
Unit	ed States B	Bankruptcy Court for the:	Northern	District of Illinois	
	e number			(State)	
(If kn		-		_	
Эf	ficial	Form 106C			Check if this is amended filing
 3c	hedul	e C: The Prop	erty You Clair	m as Exempt	04/
					emption you claim. One way of doing so is to
he ax- und oui	amount of exempt rer a law to exemption the exemption the exemption which set	of any applicable state tirement funds—methat limits the exemption would be limited to fee the Property Yout of exemptions are you	tutory limit. Some ex- nay be unlimited in do ption to a particular d to the applicable sta u Claim as Exempt	emptions—such as those for hea ollar amount. However, if you claid lollar amount and the value of the	ket value of the property being exempted up to lth aids, rights to receive certain benefits, and m an exemption of 100% of fair market value property is determined to exceed that amoun
he ax- und oui	amount of exempt rer a law to rexemption the exemption of	of any applicable state tirement funds—methat limits the exemption would be limited tiffy the Property Yout of exemptions are yout are claiming state and for exemptions are your are claiming state and for exemptions are yout are claiming state and for exemptions are your area.	tutory limit. Some ex- nay be unlimited in do ption to a particular d to the applicable sta u Claim as Exempt	emptions—such as those for hea ollar amount. However, if you claim lollar amount and the value of the tutory amount. Inly, even if your spouse is filing with you. exemptions. 11 U.S.C. § 522(b)(3)	Ith aids, rights to receive certain benefits, and m an exemption of 100% of fair market value property is determined to exceed that amoun
he ax- und oui	amount of exempt rer a law to exemption the exemption of	of any applicable state tirement funds—methat limits the exemption would be limited at tify the Property You to fexemptions are you are claiming state and fare claiming federal exemptions.	tutory limit. Some ex- nay be unlimited in do ption to a particular d I to the applicable star u Claim as Exempt u claiming? Check one of federal nonbankruptcy e emptions. 11 U.S.C. § 52	emptions—such as those for hea ollar amount. However, if you claim lollar amount and the value of the tutory amount. Inly, even if your spouse is filing with you. exemptions. 11 U.S.C. § 522(b)(3)	Ith aids, rights to receive certain benefits, and m an exemption of 100% of fair market value property is determined to exceed that amoun
he ax- und oui Par 1.	amount of exempt rer a law to rexemption to the composition of the com	of any applicable state tirement funds—methat limits the exemption would be limited at tify the Property You to fexemptions are you are claiming state and fare claiming federal exemptions.	tutory limit. Some ex- nay be unlimited in do ption to a particular d to the applicable star u Claim as Exempt u claiming? Check one or federal nonbankruptcy e emptions. 11 U.S.C. § 52 edule A/B that you claim	emptions—such as those for hea bilar amount. However, if you claim collar amount and the value of the stutory amount. Inly, even if your spouse is filing with you. exemptions. 11 U.S.C. § 522(b)(3) 22(b)(2) In as exempt, fill in the information below the company of the exemption you consider the company of the com	Ith aids, rights to receive certain benefits, and m an exemption of 100% of fair market value property is determined to exceed that amount ow. Specific laws that allow exemption
he ax- und oui Par 1.	amount of exempt rer a law to rexemption to rexemption the resemble to resemble the resemb	of any applicable state tirement funds—methat limits the exemption would be limited attify the Property Yout of exemptions are your are claiming state and for are claiming federal exemptions are your list on School cription of the property chedule A/B that lists to	tutory limit. Some exchay be unlimited in do ption to a particular do to the applicable state of the a	emptions—such as those for hea bilar amount. However, if you claim collar amount and the value of the stutory amount. Inly, even if your spouse is filing with you. exemptions. 11 U.S.C. § 522(b)(3) 22(b)(2) In as exempt, fill in the information below the company of the exemption you consider the company of the com	Ith aids, rights to receive certain benefits, and m an exemption of 100% of fair market value property is determined to exceed that amount ow. Specific laws that allow exemption
he ax- und oui Par 1.	amount of exempt rer a law to rexemption and the exemption of the exemptio	of any applicable state tirement funds—methat limits the exemption would be limited titify the Property Yout of exemptions are you are claiming state and for are claiming federal exemptions of the property you list on School cription of the property chedule A/B that lists the property state and the property chedule A/B that lists the property chedule A/B that lists the property state and the property chedule A/B that lists the property state and the property chedule A/B that lists the property chedule A/B that lists the property state and the property chedule A/B that lists the property state and the property chedule A/B that lists the property state and the property chedule A/B that lists the property state and the property chedule A/B that lists the property state and the property chedule A/B that lists the property state and the property chedule A/B that lists the property state and the property chedule A/B that lists the property state and the pro	tutory limit. Some exchay be unlimited in do ption to a particular do to the applicable state. U Claim as Exempt U Claim as Exempt U claiming? Check one on the decreal nonbankruptcy exemptions. 11 U.S.C. § 52 and Current value the portion yoown Copy the value	emptions—such as those for hea bilar amount. However, if you claim collar amount and the value of the stutory amount. Inly, even if your spouse is filing with you. exemptions. 11 U.S.C. § 522(b)(3) 22(b)(2) In as exempt, fill in the information below the company of the exemption you consider the company of the com	Ith aids, rights to receive certain benefits, and m an exemption of 100% of fair market value property is determined to exceed that amount ow. Specific laws that allow exemption mption. 735 ILCS 5/12-1001(b)
he ax- und oui Par 1.	amount of exempt rer a law to rexempt rer a law to rexemption of the exemption of the exemp	of any applicable state tirement funds—methat limits the exemption would be limited attify the Property You to fexemptions are you are claiming state and feare claiming federal exemptions of the property you list on School cription of the property chedule A/B that lists the coom set	tutory limit. Some exchay be unlimited in do ption to a particular did to the applicable state. U Claim as Exempt U Claim as Exempt U claiming? Check one or federal nonbankruptcy exemptions. 11 U.S.C. § 52 edule A/B that you claim the portion yoown Copy the value Schedule A/B \$500.00	emptions—such as those for heapllar amount. However, if you claim lollar amount and the value of the statutory amount. Inly, even if your spouse is filing with your exemptions. 11 U.S.C. § 522(b)(3) 22(b)(2) In as exempt, fill in the information below the company one box for each exemption. Check only one box for each exemption. 100% of fair market value, applicable statutory limit.	Ith aids, rights to receive certain benefits, and m an exemption of 100% of fair market value property is determined to exceed that amount ow. Specific laws that allow exemption mption. 735 ILCS 5/12-1001(b)
he ax- und oui Par 1.	amount of exempt rer a law to rexempt rer a law to rexemption of the exemption of the exemp	of any applicable state tirement funds—methat limits the exemption would be limited attify the Property You to fexemptions are you are claiming state and feare claiming federal exemptions of the property you list on School cription of the property chedule A/B that lists the coom set	tutory limit. Some exchay be unlimited in do ption to a particular do to the applicable state of the a	emptions—such as those for hea ollar amount. However, if you claim could lollar amount and the value of the statutory amount. Inly, even if your spouse is filling with you. exemptions. 11 U.S.C. § 522(b)(3) 22(b)(2) In as exempt, fill in the information below the company of the exemption you could be company on the could be company on th	ow. Specific laws that allow exemption mption. 735 ILCS 5/12-1001(b)

☐ No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Leneisha McNease Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$125.00 description: \checkmark \$125.00 **Used Clothing** 100% of fair market value, up to any I ine from applicable statutory limit Schedule A/B: 11 Brief 735 ILCS 5/12-1001(b) \$500.00 description: **✓** \$500.00 Cell phone, TV 100% of fair market value, up to any Line from applicable statutory limit 07 Schedule A/B: Brief 735 ILCS 5/12-1001(b) description: \$0.00 **✓** \$0 Other financial account, 100% of fair market value, up to any Online Bank: Capital One 360 applicable statutory limit Line from

Schedule A/B:

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		DC	r age 24 or	00		
Fill in this info	rmation to identify your ca	se:				
Debtor 1	Leneisha		McNease			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
Case number			(State)			
	Form 106D			J		Check if this is an amended filing
Schedu	ule D: Credito	ors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
1. Do any No. Yes.	e number (if known). creditors have claims se	ecured by your proper	nber the entries, and attach it to the start of the start	·		es, write your
2. List all separate	secured claims. If a credit	nan one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	FST FIN	Describe the property	that secures the claim:	\$757.00	\$500.00	\$257.00
Wichitz City Who ov Del Del At and Ch	N. Ridge Rd, Suite 200 ber Street	Contingent Unliquidated Disputed Nature of lien. Check a An agreement you car loan) Statutory lien (such Judgment lien from Other (including a recommend)	all that apply. made (such as mortgage or secured as tax lien, mechanic's lien) a lawsuit ight to offset)			
incurre		Last 4 digits of accou	nt number0001			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$757.00

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		D	ocument rage 25 or c				
Fill in this info	ormation to identify your cas	se:					
Debtor 1	Leneisha		McNease				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(2)				
Official I	Form 106E/F		_		Che	ck if this is ar	n amended filing
Sched	lule E/F: Cred	ditors Who	Have Unsecured	d Claims			12/15
1. Do any No Yes 2. List all	of your priority unsecured o	ecured claims against					
Continu	ation Page of Part 1. If more t	han one creditor holds	ording to the creditor's name. If you hat a particular claim, list the other creditors s for this form in the instruction booklet	s in Part 3.	iority unsecu	ured claims, f	ill out the
(2 2	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,		,	Total claim	Priority amount	Nonpriority amount
	al Revenue Service		Last 4 digits of account number		\$0.00	\$0.00	\$0.00
P.O. B	r Creditor's Name lox 7346		When was the debt incurred?	n/a			
Numb	er Street		As of the date you file, the claim is	: Check all that			
✓ De	elphia Pennsylvania State ncurred the debt? Check on ebtor 1 only	Zip Code	apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim	:			
De D	ebtor 1 and Debtor 2 only least one of the debtors and heck if this claim relates to claim subject to offset?		Domestic support obligations Taxes and certain other debts you government Claims for death or personal injury intoxicated Other. Specify				
✓ No	•						

Yes

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Debtor 1 Leneisha McNease Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **V** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Chase Bank \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a P.O. Box 659732 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated San Antonio 78265 Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify ___ Bank NSF Fees Is the claim subject to offset? No Yes City of Chicago - Dep't of Revenue \$30,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 88292 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago 60608 Illinois Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Parking and red light tickets Is the claim subject to offset? **✓** No Yes 4.3 ComEd \$1,300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3 Lincoln Center Street Number As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Electric Bill Is the claim subject to offset? Official Yes 106E/F Schedule E/F: Creditors Who Have Unsecured Claims page 2

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 Debtor 1 First Name
 Leneisha Middle Name
 McNease
 Case number (if known)

 Last Name
 Last Name

Part :	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim			
4.4	FIRST PREMIER BANK Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 Number Street c/o Kelly Lukason Saint Cloud Minnesota 56302 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	Last 4 digits of account number 6886 When was the debt incurred? 8/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$939.00			
4.5	FIRST PREMIER BANK Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 Number Street c/o Kelly Lukason Saint Cloud Minnesota 56302 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	- Last 4 digits of account number 2992 When was the debt incurred? 5/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	\$518.00			
4.6	Green Line Nonpriority Creditor's Name PO Box 507 Number Street Hays Montana 59527 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	- Last 4 digits of account number	\$300.00			

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 Debtor 1 First Name
 Leneisha Middle Name
 McNease
 Case number (if known)

 Last Name
 Last Name

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning with	th 4.5, followed by 4.6, and so forth.	Total claim			
4.7	Jefferson Capital Systems LLC	· Last 4 digits of account number	\$0.00			
	Nonpriority Creditor's Name PO Box 7999	When was the debt incurred? n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Saint Cloud Minnesota 56302	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 only Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Other. Specify Collecting For - Premier Bankcard				
	Is the claim subject to offset?	_				
	✓ No					
	Yes					
4.8	Jefferson Capital Systems LLC Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00			
	PO Box 7999	When was the debt incurred?n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Saint Cloud Minnesota 56302	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or				
	At least one of the debtors and another	divorce that you did not report as priority claims				
	불	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Other. Specify Collecting For - Premier Bankcard				
	Is the claim subject to offset?					
	Yes					
4.9	Jefferson Capital Systems LLC Nonpriority Creditor's Name	Last 4 digits of account number	\$660.41			
	PO Box 7999	When was the debt incurred?n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Saint Cloud Minnesota 56302	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	debts				
	Is the claim subject to offset?	✓ Other. Specify Collecting For -				
	No					
	Yes					

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 Debtor 1 First Name
 Leneisha Middle Name
 McNease
 Case number (if known)

 Last Name
 Last Name

Part 2:	rt 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, numb	er them beginning v	vith 4.5, followed by 4.6, and so forth.	Total claim		
4.10	LJ ROSS		 Last 4 digits of account number 4948 	\$0.00		
	Nonpriority Creditor's Name Po Box 6099		When was the debt incurred? 10/2016			
	Number Street		_			
			As of the date you file, the claim is: Check all that apply. Contingent			
	Jackson Michigan	49204	Unliquidated			
	City State	Zip Code				
	Who incurred the debt? Check one. Debtor 1 only		☐ Disputed Type of NONPRIORITY unsecured claim:			
	Debtor 2 only		Student loans			
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or			
	At least one of the debtors and another		divorce that you did not report as priority claims			
	Check if this claim relates to a commu	nity debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?		001 Collection; Collecting for			
	✓ No		ORIGINAL CREDITOR: 10 Other. Specify COMED			
	Yes		Caron opening Comes			
4.11	MIDLAND FUNDING		Local A. Pollo of control of the con	\$665.00		
	Nonpriority Creditor's Name		- Last 4 digits of account number 2048			
	2365 Northside Drive Number Street		When was the debt incurred? 2/2018			
	Trained.		As of the date you file, the claim is: Check all that apply.			
	Can Diago California	00100	Contingent			
	San Diego California City State	92108 Zip Code	Unliquidated			
	Who incurred the debt? Check one.	•	Disputed			
	Debtor 1 only		Type of NONPRIORITY unsecured claim:			
	Debtor 2 only		Student loans			
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or			
	At least one of the debtors and another		divorce that you did not report as priority claims			
	Check if this claim relates to a commu	nity debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	•	Other. Specify 001 UnknownLoanType			
	✓ No					
	Yes					
4.12	MOHELA/DEPT OF ED			\$3,145.00		
7.12	Nonpriority Creditor's Name		Last 4 digits of account number0002	ψ0,140.00		
	633 SPIRIT DR Number Street		When was the debt incurred? 11/2016			
	Trained. Subst		As of the date you file, the claim is: Check all that apply.			
	OUEOTEREIE D. Missauri	60005	Contingent			
	CHESTERFIELD Missouri City State	63005 Zip Code	 Unliquidated 			
	Who incurred the debt? Check one.	•	Disputed			
	Debtor 1 only		Type of NONPRIORITY unsecured claim:			
	Debtor 2 only		✓ Student loans			
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or			
	At least one of the debtors and another		divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar			
	Check if this claim relates to a commu	nity debt	debts			
	Is the claim subject to offset?		Other. Specify			
	✓ No					
	Yes					

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 Debtor 1 First Name
 Leneisha Middle Name
 McNease Last Name
 Case number (if known)

Part 2:	Your NONPRIORITY Unsecured Claims - Continuation Page				
	After listing any entries on this page, numb	er them beginning with	4.5, followed by 4.6, and so forth.	Total claim	
4.13	MOHELA/DEPT OF ED		Last 4 digits of account number 0001	\$1,762.00	
	Nonpriority Creditor's Name 633 SPIRIT DR		When was the debt incurred? 11/2016		
	Number Street		As of the date you file, the claim is: Check all that apply.		
	CHECTEREIE D. Missauri	00005	Contingent		
	CHESTERFIELD Missouri City State	63005 Zip Code	Unliquidated		
	Who incurred the debt? Check one.	·	Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecured claim:		
	Debtor 2 only		✓ Student loans		
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or		
	At least one of the debtors and another		divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar		
	Check if this claim relates to a commu	nity debt	debts		
	Is the claim subject to offset?		Other. Specify		
	✓ No				
	Yes				
4.14	NATIONWIDE CAC LLC Nonpriority Creditor's Name		Last 4 digits of account number	\$7,829.66	
	3435 N CÍCERO AVE		When was the debt incurred?n/a		
	Number Street		As of the date you file, the claim is: Check all that apply.		
			Contingent		
	CHICAGO Illinois	60641	Unliquidated		
	City State	Zip Code	Disputed		
	Who incurred the debt? Check one. Debtor 1 only		Type of NONPRIORITY unsecured claim:		
	Debtor 2 only		Student loans		
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or		
	At least one of the debtors and another		divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar		
	브	mity debt	debts		
	Check if this claim relates to a community debt Is the claim subject to offset?		Other. Specify Collecting For -		
	No				
	Yes				
4.15	Peoples Gas Light & Coke Co.		Land A. Martin and Caracter and	\$4,055.57	
[Nonpriority Creditor's Name		Last 4 digits of account number When was the debt incurred? n/a	Ψ 1,000.01	
	200 E. Randolph St. Number Street				
			As of the date you file, the claim is: Check all that apply.		
			Contingent		
	Chicago Illinois	60601	Unliquidated		
	City State Who incurred the debt? Check one.	Zip Code	Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecured claim:		
	Debtor 2 only		Student loans Obligations griding out of a congretion agreement or		
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	At least one of the debtors and another		Debts to pension or profit-sharing plans, and other similar		
	Check if this claim relates to a commu	nity debt	debts Other. Specify Collecting For -		
	Is the claim subject to offset?		<u> </u>		
	✓ No				
	Yes				

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Debtor 1 Leneisha McNease Case number (if known) Last Name

Part 2:	Your NONPRIORITY Unsecured Claims - Continuation Page				
	After listing any entries on this page, number them beginning w		with 4.5, followed by 4.6, and so forth.	Total claim	
4.16	Prog Leasing, LLC		Last 4 digits of account number	\$959.49	
	Nonpriority Creditor's Name 256 W Data Dr		When was the debt incurred?n/a		
	Number Street		As of the date you file, the claim is: Check all that apply.		
			— Contingent		
	Draper Utah	84020	Unliquidated		
	City State	Zip Code	Disputed		
	Who incurred the debt? Check one. Debtor 1 only		Type of NONPRIORITY unsecured claim:		
	Debtor 2 only		Student loans		
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	At least one of the debtors and anothe	r	Debts to pension or profit-sharing plans, and other similar		
	Check if this claim relates to a com	munity debt	── debts ✓ Other. Specify Collecting For -		
	Is the claim subject to offset?				
	✓ No				
	Yes				
4.17	Sprint Corp. Nonpriority Creditor's Name		Last 4 digits of account number	\$1,000.00	
	PO Box 7949		When was the debt incurred?n/a		
	Number Street		As of the date you file, the claim is: Check all that apply.		
	Attn Bankruptcy Dept		— Contingent		
	Overland Park Kansas	66207	Unliquidated		
	City State	Zip Code	Disputed		
	Who incurred the debt? Check one. Debtor 1 only		Type of NONPRIORITY unsecured claim:		
	Debtor 2 only		Student loans		
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	At least one of the debtors and anothe	r	Debts to pension or profit-sharing plans, and other similar debts		
	Check if this claim relates to a community debt is the claim subject to offset?		Other. Specify Phone Bill		
	No				
	Yes				
4.18	Verizon by American InfoSource LP as ager Nonpriority Creditor's Name	nt	Last 4 digits of account number	\$0.00	
	4515 N Santa Fe Ave		When was the debt incurred?n/a		
	Number Street		As of the date you file, the claim is: Check all that apply.		
			Contingent		
	Oklahoma City Oklahoma	73118	Unliquidated		
	City State	Zip Code	Disputed		
	Who incurred the debt? Check one. Debtor 1 only		Type of NONPRIORITY unsecured claim:		
	Debtor 2 only		Student loans		
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	At least one of the debtors and anothe	r	Debts to pension or profit-sharing plans, and other similar		
	Check if this claim relates to a com	munity debt	debts Other. Specify Notice Only		
	Is the claim subject to offset?	•	Other: Specify Notice Only		
	✓ No				
	Yes				

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Debtor 1 Leneisha McNease Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 VERIZON WIRELESS \$2,174.00 Last 4 digits of account number 6380 Nonpriority Creditor's Name P.O. Box 660108 When was the debt incurred? 7/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent Dallas 75266 Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 UnknownLoanType Other. Specify ___ Is the claim subject to offset? ◪ **✓** No Yes 4.20 WEBBANK/FINGERHUT \$0.00 Last 4 digits of account number 5455 Nonpriority Creditor's Name 6250 RIDGEWOOD RD When was the debt incurred? 3/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD Minnesota 56303 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

debts
Other. Specify _

Debts to pension or profit-sharing plans, and other similar

CreditCard

Check if this claim relates to a community debt

Is the claim subject to offset?

✓ No Yes Case 18-19714 Doc 1 Filed 07/13/18 Entered 07/13/18 16:17:49 Desc Main Document Page 33 of 80

Debtor 1 Leneisha McNease Case number (if known) First Name Middle Name Last Name List Others to Be Notified About a Debt That You Already Listed Part 3: Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 111 W JACKSON BLVD S-400 Line 4.2 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO Illinois 60604 Last 4 digits of account number City State Zip Code IL Secretary of State On which entry in Part 1 or Part 2 did you list the original creditor? Name 2701 S. Dirksen Parkway of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Springfield Illinois 62723 Last 4 digits of account number

State

Zip Code

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Debtor 1 Leneisha McNease Case number (if known)

TIISLINA	ne wildervane Last warne			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for st	atistical reporting purpos	ses only
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government		\$0.00	
	6c. Claims for death or personal injury while you were intoxicated 6d. Other. Add all other priority unsecured claims. Write that	6c.	\$0.00	
		6d.	\$0.00	
	amount here.		\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$4,907.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$51,401.13	
	6i Total Add lines 6f through 6i	6i	\$56,308.13	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Leneisha	McNease		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois	
			(State)	
Case number (If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	any with whom you have	the contract or lease	State what the contract or lease is for
2.1	Jones, Precious Name 4348 W Maypole			Residential Lease, Debtor is Lessee, Yearly Residential Lease
	Number	Street		
	Chicago	Illinois	60624	
	City	State	Zip Code	

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		50	ournoin rage	00 01 00
Fill in this info	ormation to identify your o	case:		
Debtor 1	Leneisha		McNease	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
0			(State)	
Case number (If known)	-			
Official	Form 106U			Check if this is an amended filing
Official	Form 106H			
Schedu	le H: Your Cod	debtors		12/15
the entries in known). Answ	the boxes on the left. At ver every question. ave any codebtors? (If year)		to this page. On the to	space is needed, copy the Additional Page, fill it out, and number p of any Additional Pages, write your name and case number (if codebtor.)
Idaho, Lo		lived in a community pro xico, Puerto Rico, Texas, W		(Community property states and territories include Arizona, California, .)
		er spouse, or legal equiva	lont live with you at the t	imo?
	No	er spouse, or legal equive	ient live with you at the t	inie:
	-	hy etato or torritory did you	ı livo?	Fill in the name and current address of that person.
	163. III WIIICH COMINUM	ly state or territory and you	1 IIV 6 :	I ill ill the hame and current address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Co	de
			·	
3. In Colum	nn 1, list all of your code	btors. Do not include you	r spouse as a codebtor i	f your spouse is filing with you. List the person shown in line 2

In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2
again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),
Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt
	Check all schedules that apply:

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				9		
Fill in this inform	ation to identify	your case:				
	neisha		McNea		_	
	st Name	Middle Name	Last Na	me	Che	eck if this is:
Debtor 2 (Spouse, if filing) First	st Name	Middle Name	Last Na	me	—	An amended filing
						A supplement showing post-petition chapter 1
United States Ban the:	kruptcy Court for	Northern	District of Illin	ois ate)		expenses as of the following date:
Case number			(00	al e)		
(If known)						MM / DD / YYYY
Official Fo	rm 106l					
Schedule	I: Your In	come				12/1
information abou spouse. If more s number (if know	it your spouse. I space is needed	f you are separated and I, attach a separate she y question.	d your spouse	e is not filing	g with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
1. Fill in your em	ployment		Debtor 1			Debtor 2
information.		Employment status		1		
•	re than one job,	Employment status	✓ Employ			Employed
attach a separa information abo			Not Em	pioyea		Not Employed
employers.		Occupation	Clerk			
•	ie, seasonal, or	Employer's name	USPS			
self-employed	work.	Employer's address	230 Northg	ato St		
Occupation ma or homemaker,	y include student if it applies.		Number Street			Number Street
			Lake Forest City	Illinois State	60045 Zip Code	City State Zip Code
		How long employed there?	6 months			
Part 2: Give D	etails About N	Nonthly Income				
Estimate month spouse unless yo		the date you file this form	ı. If you have n	nothing to repo	ort for any line, v	write \$0 in the space. Include your non-filing
	n-filing spouse have ch a separate she		combine the ir			or that person on the lines below. If you need For Debtor 2 or
				For	Debtor 1	non-filing spouse
2. List monthly	gross wages, sala	ary, and commissions (before	re all payroll	2.	\$2,654.93	
deductions.) be.	If not paid monthly	, calculate what the monthly	wage would			
be.	If not paid monthly	, calculate what the monthly	Ū	3.	+ \$0.00	

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Debto	or 1Leneisha First Name		/IcNease ast Name	Case numbe	r <i>(if</i>	
	Tilst Name	Middle Name L	ast Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Cop	by line 4 here		→ 4.	\$2,654.93		
5. List	all payroll deduc					
5a.	Tax, Medicare, a	nd Social Security deductions	5a.	\$426.83		
5b.	. Mandatory contri	ibutions for retirement plans	5b.	\$0.00		
5c.	Voluntary contrib	outions for retirement plans	5c.	\$0.00		
5d.	Required repaym	ents of retirement fund loans	5d.	\$0.00		
5e.	Insurance		5e.	\$0.00		
5f.	Domestic support	obligations	5f.	\$0.00		
5g.	Union dues		5g.	\$37.87		
5h.	Other deductions	s. Specify:	5h. +	\$0.00 +		
6. Add +5h.	the payroll deduc	ctions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	\$464.71		
7. Cal	culate total montl	hly take-home pay. Subtract line 6 from line	4. 7. <u> </u>	\$2,190.22		
8. List	all other income	regularly received:				
8a.	business, profess	rental property and from operating a ion, or farm for each property and business showing				
	gross receipts, ord	inary and necessary business expenses, and	0-	\$0.00		
0 h	the total monthly n Interest and divid		8a. 8b.	\$0.00		
		aenus ayments that you, a non-filing spouse, or a	-	\$0.00		
	dependent regula	-				
		pousal support, child support, maintenance, and property settlement.	8c.	\$0.00		
8d.	Unemployment c	ompensation	8d	\$0.00		
8e.	Social Security		8e	\$0.00		
	Include cash assist cash assistance tha under the Supplem housing subsidies Specify:	t assistance that you regularly receive ance and the value (if known) of any non- at you receive, such as food stamps (benefits ental Nutrition Assistance Program) or		0450.00		
0	Food Assistance P		8f.	\$150.00		
0	Pension or retire Other monthly in		8g. 8h. +	\$0.00 \$767.00 +		
	t. Prorated Income	' '	611. +	\$707.00 +	· -	
9. Add	d all other income	Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9.	\$917.00		
		come. Add line 7 + line 9. 10 for Debtor 1 and Debtor 2 or non-filing sp	ouse 10.	\$3,107.22	=	\$3,107.22
Inc frie	elude contributions f nds or relatives.	ar contributions to the expenses that you from an unmarried partner, members of your nounts already included in lines 2-10 or amou	household, your d	ependents, your roomr		
	ecify:			1y 1		. + \$0.00
_	-					
		he last column of line 10 to the amount in the Summary of Schedules and Statistical Sur			,	\$3,107.22
						Combined monthly income
13. D c	you expect an ind	crease or decrease within the year after y	ou file this form?			
	J					1
L	Yes. Explain:					

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Fill in this infor	mation to identify your	r case:				
Debtor 1	Leneisha		McNease			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	ıg	
United States B	ankruptcy Court for the		District of Illinois		nowing post-petition the following date:	chapter 13
Case number			(State)		Ü	
(If known)				MM / DD / YYYY	,	
Official	Form 106J					
Schedul	e J: Your Ex	penses				12/15
information. If			e filing together, both are equally form. On the top of any additiona			oer
Part 1: Desc	cribe Your Househ	old				
1. Is this a join	nt case?					
✓ No. Go	to line 2					
	oes Debtor 2 live in a	separate household?				
	7 No					
L	_	("LO(" : LE 100 LO				
L		file Official Forms 106J-2, Expen	ses for Separate Household of Debto	or 2.		
2. Do you have	e dependents?	No				
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent with you?	live
			Child	15 years	No. ✓ Yes.	
			Child	10 vooro	Yes.	
			Offilia	12 years	Yes.	
			Child	11 years	No.	
			<u></u>	<u>,</u>	✓ Yes.	
	enses include f people other	No				
than yourself and	d vour	Yes				
dependents	_					
Part 2: Estir	mate Your Ongoing	g Monthly Expenses				
	f a date after the bar		ou are using this form as a supple plemental Schedule J, check the			
		-cash government assistance i I it on Sc <i>hedule I: Your Incom</i> e	-		Your e	expenses
	or home ownership or the ground or lot. 4.	expenses for your residence. In	clude first mortgage payments and		4.	\$850.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00
4b. Proper	ty, homeowner's, or re	enter's insurance			4b	\$0.00
4c. Home	maintenance, repair, ar	nd upkeep expenses			4c.	\$0.00

4d.

\$0.00

4d. Homeowner's association or condominium dues

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Debtor 1 Leneisha McNease Case number (if known) Last Name

I list Name whome Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$315.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$235.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$750.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$185.00
10. Personal care products and services	10.	\$97.00
11. Medical and dental expenses	11.	\$65.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$375.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$0.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.	40	
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20b 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20u 20e	
253	208	\$0.00

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Debtor 1 Leneisha		McNease	Case number (if known)		
First Name	Middle Name	Last Name			
21. Other. Specify:				21	\$0.00
22. Calculate your monthly expenses	S.				\$2,872.00
22a. Add lines 4 through 21.					\$0.00
22b. Copy line 22 (monthly expense	es for Debtor 2), if any,	from Official Form 106J-2			\$2,872.00
22c. Add line 22a and 22b. The resu	ult is your monthly exp	enses.		22.	
23. Calculate your monthly net incom	ne.				
23a. Copy line 12 (your combined n	nonthly income) from	Schedule I.		23a	\$3,107.22
23b. Copy your monthly expenses f	from line 22 above.			23b	\$2,872.00
23c. Subtract your monthly expense		ncome.			\$235.22
The result is your monthly net	income.			23c	
24. Do you expect an increase or dec For example, do you expect to finis mortgage payment to increase or d No Yes Explain here:	sh paying for your car l	oan within the year or do yo	ou expect your		

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Leneisha		McNease
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number (If known)			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	☑ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary at that they are true and correct.	and schedules filed with this declaration and
×	/s/ Leneisha McNease	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 7/13/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in t	this infor	mation to identify your c	ase:					
Debtor	r 1	Leneisha		McNease				
Debtor	r 2	First Name	Middle N	Name Last Nam	е			
	e, if filing)	First Name	Middle N	Name Last Nam	e			
United	States E	ankruptcy Court for the:	Northern	District of Illino				
	number			(Stat	e)			
(If knowr	n)							Check if this is an
Offi	cial	Form 107						amended filing
Stat	eme	nt of Financia	l Affairs f	or Individuals	Filing for	Bankru	ptcv	04/16
Be as o	comple ation. I	te and accurate as po	ssible. If two ma	arried people are filing arate sheet to this form	together, both	are equally r	esponsible for s	
Part 1	: Give	Details About Your	Marital Status	and Where You Lived	Before			
1.	What is	your current marital sta	itus?					
	Ma	ried						
	✓ Not	married						
2.	During t	he last 3 years, have yo	u lived anywhere	other than where you liv	ve now?			
	✓ No Yes	. List all of the places yo	u lived in the last	: 3 years. Do not include v	where you live no	w.		
	Det	otor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same as I	Debtor 1		Same as Debtor 1
	Nur	nber Street		From	Number Stree	<u> </u>		From
				То				То
		01-11-	7'- 0-1-		011	Olala	7'- 0-4-	
	City	State	Zip Code		City Same as I	State Debtor 1	Zip Code	Same as Debtor 1
					Game as i			Carrio do Bostor Y
	Nur	nber Street		From	Number Stree	t		From
				То	-			То
	City	State	Zin Codo		City	State	Zip Code	
	City	State	Zip Code		City	State	Zip Code	
				ouse or legal equivalent iana, Nevada, New Mexico,				
 -	-	•		,	•	-	·	
	_	Make sure you fill out So	chedule H: Your	Codebtors (Official Form	106H).			

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Debtor 1 Leneisha McNease Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages, $\overline{\mathbf{A}}$ Wages, \$17669.89 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$38000.00 For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$30000.00 For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) \$300.00 Est. YTD LINK From January 1 of current year until 2007 Tax Refund \$8,000.00 the date you filed for bankruptcy: Est. LINK \$800.00 For last calendar year: \$0.00 (January 1 to December 31, 2017 \$0.00 For the calendar year before that: \$0.00 (January 1 to December 31, 2016

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Debtor 1 Leneisha McNease Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or

vendors
Other

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1	Leneisha				Nease	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsio orp ger	ders include you orations of whic	r relatives; a th you are a for a busir	any general partners an officer, director, p ness you operate as	s; relatives of any person in control,	general partners; pa or owner of 20% o	artnerships of which yor more of their voting	who was an insider? You are a general partner; You securities; and any managing Homestic support obligations,
✓	No Yes. List all pay	yments to	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street		·				
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
nsio nclu	der? ude payments or No	n debts gua	I for bankruptcy, or aranteed or cosigne at the state of	d by an insider.	y payments or trai	Amount you	n account of a debt that benefited an Reason for this payment
				payment	paid	still owe	Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zin Code				

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Debtor 1 Leneisha McNease Case number (if known) First Name Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed.

City

State

Zip Code

Property was garnished.

Property was attached, seized, or levied.

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Debt	tor 1	Leneisha First Name	Middle Name	McNease Last Name	Case number (if known)		
11.		counts or refuse to make			ank or financial institution, set off	any amounts from y	/our
	∠	No Yes. Fill in the details.					
		1		Describe the action the		action Amoun taken	t
		Creditor's Name					<u> </u>
		Number Street					
				Last 4 digits of account r	number: XXXX-		
		City State	Zip Code				
12.			d for bankruptcy, was a		possession of an assignee for the b	enefit of creditors,	a court-
		No	diani, or another official	•			
		Yes					
Part	5:	List Certain Gifts and	Contributions				
13.	Wi	ithin 2 years before you fi	led for bankruptcy, did	you give any gifts with a to	otal value of more than \$600 per pe	erson?	
	<u></u>	No Yes. Fill in the details fo	or each gift.				
		Gifts with a total value per person	of more than \$600	Describe the gifts	Date gave gifts		
		Decree to Miles or Ver Oc	- II- O'II				
		Person to Whom You Ga	ve the Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to yo	ou				
		Person to Whom You Ga	ve the Gift		_		
		Number Street					
		City State Person's relationship to yo	Zip Code				
		reison s relationship to y	ou				

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eptor i	Leneisha	McNease	Case number (if knowi	<i>'</i>	
	First Name Middle	Name Last Name	· ·	·	
. Wit	hin 2 years before you filed for bank	ruptcy, did you give any gifts or contr	ibutions with a total value o	f more than \$600	to any charity?
	l Na				
✓	No				
	Yes. Fill in the details for each gift or	r contribution.			
	Gifts or contributions to charities	Describe what you as	atribut a d	Doto you	Value
	that total more than \$600	Describe what you co	itributeu	Date you contributed	value
	that total more than \$000			Contributed	
	Charity's Name				
	•				
	Noveles Observe				
	Number Street				
	City State Zip	Code			
rt 6:	List Certain Losses				
Wit	hin 1 year before you filed for bankru	uptcy or since you filed for bankruptc	y, did you lose anything beca	ause of theft, fire,	other disaster, or
	nbling?				
⊻	No				
	Yes. Fill in the details.				
	Describe the property you lost and		e coverage for the loss	Date of your	Value of property
	how the loss occurred		t insurance has paid. List	loss	lost
			ns on line 33 of <i>Schedule</i>		
		A/B: Property.			
rt 7:	List Certain Payments or Trans	fers			
abo	out seeking bankruptcy or preparing	uptcy, did you or anyone else acting of a bankruptcy petition? preparers, or credit counseling agencies			anyone you consulte
abo	out seeking bankruptcy or preparing	a bankruptcy petition?			anyone you consulte
abo	out seeking bankruptcy or preparing ude any attorneys, bankruptcy petition	a bankruptcy petition?			anyone you consulte
abo	out seeking bankruptcy or preparing ude any attorneys, bankruptcy petition	a bankruptcy petition? preparers, or credit counseling agencies	for services required in your ba	nkruptcy.	
abo	out seeking bankruptcy or preparing ude any attorneys, bankruptcy petition	a bankruptcy petition? preparers, or credit counseling agencies Description and value	for services required in your ba	nkruptcy. Date payment	Amount of
abo	out seeking bankruptcy or preparing ude any attorneys, bankruptcy petition put No	a bankruptcy petition? preparers, or credit counseling agencies	for services required in your ba	Date payment or transfer	
abo	out seeking bankruptcy or preparing ude any attorneys, bankruptcy petition put No	a bankruptcy petition? preparers, or credit counseling agencies Description and value	for services required in your ba	nkruptcy. Date payment	Amount of
abo	out seeking bankruptcy or preparing ude any attorneys, bankruptcy petition position of the No Yes. Fill in the details. Semrad Law Firm	a bankruptcy petition? preparers, or credit counseling agencies Description and value	for services required in your ba	Date payment or transfer	Amount of
abo	out seeking bankruptcy or preparing ude any attorneys, bankruptcy petition put No Yes. Fill in the details.	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing ude any attorneys, bankruptcy petition position of the No Yes. Fill in the details. Semrad Law Firm	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred Attorney's Fee - 500.00	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred Attorney's Fee - 500.00	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred Attorney's Fee - 500.00	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred Attorney's Fee - 500.00	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred Attorney's Fee - 500.00	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred Attorney's Fee - 500.00	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred Attorney's Fee - 500.00	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred Attorney's Fee - 500.00	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred Attorney's Fee - 500.00	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred Attorney's Fee - 500.00	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred Attorney's Fee - 500.00	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred Attorney's Fee - 500.00	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred Attorney's Fee - 500.00 10643 10 Code t You	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred Attorney's Fee - 500.00	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid Number Street	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred Attorney's Fee - 500.00 10643 10 Code t You	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid	a bankruptcy petition? preparers, or credit counseling agencies Description and value transferred Attorney's Fee - 500.00 10643 10 Code t You	for services required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid Number Street	Description and value transferred Attorney's Fee - 500.00 t You Code	for services required in your ba	Date payment or transfer was made	Amount of payment

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Debtor	· 1 Leneisha		McNease Cas	se number <i>(if known)</i>	
	First Name	Middle Name	Last Name		
h D	elp you deal with your cree on not include any payment o	ditors or to make paym		If pay or transfer any property to	anyone who promised to
	Yes. Fill in the details.				
			Description and value of any proper transferred	pate payment or transfer was made	Amount of payment
	Person Who Was Paid				
	Number Street				
	City State	Zip Code			
[No Yes. Fill in the details.		Description and value of property transferred	Describe any property or payments received or debts in exchange	Date s paid transfer was made
	Person Who Received Tr	ansfer			
	Number Street				
	City State Person's relationship to y	•			
	Person Who Received Tr	ansfer			
	Number Street				
	City State Person's relationship to y	•			
b	Within 10 years before you to be the series of the series are often called asset of the series. Within 10 years before you to be the series of the series o		d you transfer any property to a self-se	ttled trust or similar device of w	hich you are a
			Description and value of the prop	erty transferred	Date transfer was made
	Name of trust				

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Debtor 1 Leneisha McNease Case number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street

City

State

State

7in Code

Citv

Zip Code

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Debtor 1 Leneisha McNease Case number (if known) First Name Middle Name **Identify Property You Hold or Control for Someone Else** Part 9: 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

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Deb		Leneisha			McNease	Cas	se number <i>(ii</i>	fknown)	
		First Name	N	liddle Name	Last Name				
26.			y in any judicia	al or administr	ative proceeding un	der any environme	ntal law? In	clude settlements and	orders.
		No Yes. Fill in the det	ails.						
		Case title			Court or agency		Nature (of the case	Status of the case
					Court Name				Pending
		Case number		,	NumberStreet				On appeal Concluded
					City State	Zip Code			
Pari	11:	Give Details Ab	oout Your Bu	siness or Co	nnections to Any	Business			
27.	With	A sole propri A member of A partner in a An officer, di An owner of a	etor or self-em a limited liabil a partnership rector, or man at least 5% of	aployed in a tra ity company (L aging executive the voting or e	ade, profession, or o LC) or limited liability re of a corporation equity securities of a	ther activity, either partnership (LLP)	•	onnections to any busin	ness?
	Ш	res. Officer all the	αι αρριγ ασονί			nature of the busing	000	Employer Identification	on number Do not
					Describe the i	lature of the busine	C33	include Social Securi	
		Business Name			_			EIN:	
		Number Street			Name of acco	untant or bookkee	per	Dates business existe	ed
		City	State	Zip Code				FromTo _	
					Describe the r	nature of the busing	ess	Employer Identification	
		Business Name			_			EIN:	
		Number Street			Name of acco	untant or bookkee	per	Dates business existe	ed
		City	State	Zip Code	_			From To _	
					Describe the r	nature of the busing	ess	Employer Identification	
		Business Name			_			EIN:	
		Number Street			Name of acco	untant or bookkee	per	Dates business existe	ed
		City	State	Zip Code				From To _	

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Deb	otor 1	Leneisha			McNease	Case number (if known)
		First Name		Middle Name	Last Name	
28.	cred	nin 2 years befor ditors, or other p No Yes. Fill in the d	arties.	bankruptcy, did yo	ou give a financial statement	t to anyone about your business? Include all financial institutions,
					Date issued	
					Date issued	
		Name			MM/DD/YYYY	
		1401110				
		Number Street			_	
		City	State	Zip Code	_	
		l				
Par	t 12:	Sign Below				
	true a	and correct. I un kruptcy case ca	derstand that	making a false sta es up to \$250,000,	tement, concealing property or imprisonment for up to 20	nts, and I declare under penalty of perjury that the answers are y, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			ature of Debto			Signature of Debtor 2
		Olgino	ataro or Bobto	•		Date
		Date	7/13/2018			Date
	N Did yo	lo 'es			Financial Affairs for Individu	uals Filing for Bankruptcy (Official Form 107)?
	Y	es. Name of pers	on			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Dist			
n re	Leneisha McNease		Case	No	(If known)
	Debtor		Chap	oter	(If known) Chapter 13
			•		<u> </u>
	DISCLOSURE OF	COMPENSATION	ON OF ATTOR	NEY FC	OR DEBTOR
cor	rsuant to 11 U.S.C. § 329(a) and I npensation paid to me within one dered or to be rendered on behalf	year before the filing of th	e petition in bankruptcy, o	or agreed to b	pe paid to me, for services
For	legal services, I have agreed to a	ccept			\$4,000.00
Pri	or to the filing of this statement I	have received			\$500.00
Bal	ance Due				\$3,500.00
2. The	e source of the compensation paid	d to me was:			
	✓ Debtor	Other (specif	y)		
3. The	e source of the compensation paid	d to me is:			
	Debtor	Other (specif	y)		
4. 🗸	I have not agreed to share the ab members and associates of my I		on with any other person	unless they	are
	I have agreed to share the above members or associates of my law the people sharing in the compe	v firm. A copy of the agree			
5. ln r	eturn for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;		•		
	b. Preparation and filing of any	petition, schedules, staten	nents of affairs and plan w	hich may be	required;
	c. Representation of the debtor	at the meeting of creditors	and confirmation hearing	g, and any ad	journed hearings thereof;
	d. Representation of the debtor	in adversary proceedings	and other contested bank	ruptcy matte	rs;
6. By	agreement with the debtor(s), the	above-disclosed fee does	not include the following	services:	
		CERTIFI	CATION		
	ify that the foregoing is a comple in this bankruptcy proceedings.	te statement of any agreem	ent or arrangement for pa	lyment to me	for representation of the
	7/13/2018		/s/ Morsheda Ha	shem	
	Date		Signature of Atto	orney	
			Semrad Law F	irm	
			Name of law f	rm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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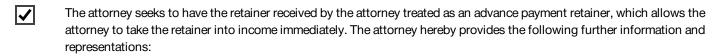
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$43.23 for expenses, leaving a balance due of \$3,853.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	//13/2018	
Signed:		
/s/ Lene	eisha McNease	
		/s/ Morsheda Hashem
Debtor(s	3)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	McNease, Leneisha	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICAT	ION OF CREDITOR MAT	TRIX
nowledo	The above named Debtors hereby verify that ge.	the attached list of creditors is t	rue and correct to the best of their
ate:	7/13/2018	/s/ McNease, Le	eneisha
		McNease, Lenei Signature of De	

MOHELA/DEPT OF ED 633 SPIRIT DR CHESTERFIELD, MO, 63005

VERIZON WIRELESS P.O. Box 660108 Dallas, TX, 75266

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

AMER FST FIN 3515 N. Ridge Rd, Suite 200 Wichita, KS, 67205

MIDLAND FUNDING PO Box 13105 Roanoke, VA, 24031

WEBBANK/FINGERHUT 7075 Flying Cloud Dr Eden Prairie, MN, 55344

LJ ROSS Po Box 6099 Jackson, MI, 49204

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

IL Secretary of State 2701 S. Dirksen Parkway Springfield, IL, 62723

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

Peoples Gas Light & Coke Co. 200 E. Randolph St. Chicago, IL, 60601 Internal Revenue Service PO Box 7346 Philadelphia, PA, 19101

Jefferson Capital Systems LLC PO Box 7999 c/o Kelly Lukason Saint Cloud, MN, 56302

Prog Leasing,LLC 10619 Soiuth Jordan Gateway 100 South Jordan, UT, 84095

Verizon by American InfoSource LP as agent 4515 N Santa Fe Ave Oklahoma City, OK, 73118

NATIONWIDE CAC LLC 10255 W Higgins Rd Rosemont, IL, 60018

ComEd 1919 Swift Drive Oak Brook, IL, 60523

Sprint Corp. PO Box 7949 Attn: Bankruptcy Dept. c/o Jake Rattmann Overland Park, KS, 66207

Chase Bank Po Box 659732 San Antonio, TX, 78265

Green Line PO Box 507 Hays, MT, 59527

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Debtor 1 Leneisha First Name		1cNease ast Name	Case number (if known)	
N. AND	estions for Reporting Purposes	ast Hamo		
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or ir No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you	primarily for a pers business debts? Envestment or through	onal, family, or househo Business debts are debts gh the operation of the b	that you incurred to obtain ousiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		7. Do you estimate the	nat after any exempt prope to distribute to unsecured	erty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5, 5,001-10	0,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,000 \$50,000	001-\$10 million ,001-\$50 million ,001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million ,001-\$50 million ,001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this petition, ar	nd I declare under r	penalty of periury that th	e information provided is true and
For you	correct. If I have chosen to file under Chof title 11, United States Code. under Chapter 7.	napter 7, I am aware I understand the re d I did not pay or a ned and read the n th the chapter of ti	e that I may proceed, if el elief available under each gree to pay someone wh otice required by 11 U.S tle 11, United States Co	ligible, under Chapter 7, 11,12, or 13 in chapter, and I choose to proceed no is not an attorney to help me fill inc. § 342(b).
		ase can result in fi		mprisonment for up to 20 years, or
	/s/ Leneisha McNease Signature of Debtor 1	I.M Ned	Signature of D	ebtor 2
	Executed on 7/13/2018 MM / DE	0/YYYY	Executed on	MM / DD / YYYY

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mation to identify your	case:	A STATE OF A	
Leneisha		McNease	_
First Name	Middle Name	Last Name	
First Name	Middle Name	Last Name	_
ankruptcy Court for the:	Northern	District of Illinois	_
		(State)	
Form 106De	ec		Check if this is an amended filing
on About an	Individual Deb	tor's Schedules	12/15
Below		ney to help you fill out bankr	uptcy forms?
Name of person			ntition Preparer's Notice, Declaration, and 119).
	are that I have read the sur	mmary and schedules filed w	rith this declaration and
	Leneisha First Name First Name ankruptcy Court for the standard process of th	First Name Middle Name First Name Middle Name Ankruptcy Court for the: Northern Form 106Dec ion About an Individual Deb people are filing together, both are equally response form whenever you file bankruptcy schedules entry by fraud in connection with a bankruptcy cat 1341, 1519, and 3571. Below ay or agree to pay someone who is NOT an attorement of person Name of person	Eneisha Middle Name Last Name First Name Middle Name Last Name First Name Middle Name Last Name Joint Name District of Illinois (State) Form 106Dec Join About an Individual Debtor's Schedules Description are equally responsible for supplying correct on the state of the supplying correct on the state of the supplying correct on the state of the supplying correct on the supplying correct on the supplying correct on the state of the supplying correct on the supply

MM/DD/YYYY

Date 7/13/2018 MM/DD/YYYY

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Debtor	1 Leneisha		McNease	Case number (if known)
	First Name	Middle Name	Last Name	
	fithin 2 years before yo reditors, or other partion No Yes. Fill in the details	es.	you give a financial stater	nent to anyone about your business? Include all financial institutions,
	manda .		Date issued	
			Date Issueu	
	Name		MM/DD/YYYY	_
	Number Street			
	City	State Zip Code		
Books	Cian Balau			
Part 12	Sign Below			
tru	e and correct. I unders	tand that making a false st	tatement, concealing pro	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
)		McParis	×
		neisha McNease	"I rease	Signature of Debtor 2
	Signature	of Deptor 1		Signature of Debtor 2
	Date 7/1	3/2018		Date
	54.0 17.1	5/25/5		
Did	you attach additional	pages to Your Statement	of Financial Affairs for Ind	viduals Filing for Bankruptcy (Official Form 107)?
	No			
N				
	Yes			
Did	you pay or agree to pa	ay someone who is not an a	attorney to help you fill ou	then known to me 2
		=:		it bankruptcy forms?
- [7]				it bankruptcy forms?
V	No Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	McNease, Leneisha Debtor(s)	Case No	Chapter13
	VERIFICATIO	N OF CREDITOR MA	TRIX
knowled	The above named Debtors hereby verify that th lge.	e attached list of creditors is t	true and correct to the best of their
Date:	7/13/2018	/s/ McNease, L McNease, Lene Signature of De	eisha
1 300			
			and the second of the second o
			A THE STATE OF THE

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Debt	or 1 Leneisha First Name	Middle Name	McNease Last Name	Case number (if known)		
16.	Calculate the median	family income that applies to y	ou. Follow these steps			
	16a. Fill in the state in v		Illinois			
	16b. Fill in the number	of people in your household.	4			
	16c. Fill in the median f	amily income for your state and si	ze of		\$96,485.00	
	household	•	To find	d a list of applicable median income amounts, go online	-	
17	How do the lines com		or this form. This list m	ay also be available at the bankruptcy clerk's office.		
17.	The second secon	• 600 000 000 000 000 000 000 000 000 00	e top of page 1 of this	form check how 1. Disposable income is not determined		
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).					
	U.S.C. § 1325		Calculation of Dispos	ck box 2, Disposable income is determined under 11 cable Income (Official Form 122C-2). On line 39 of that		
Part	3: Calculate Your (Commitment Period Under	11 U.S.C. §1325(b)(4)		
18.	Copy your total average	ge monthly income from line 11	•		\$2,653.16	
19.		Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.				
	19a. If the marital adjus	tment does not apply, fill in 0 on I	ine 19a.		- <u>\$0.00</u>	
	19b. Subtract line 19a	from line 18.			\$2,653.16	
20.	Calculate your curren	t monthly income for the year.	Follow these steps:			
	20a. Copy line 19b.				\$2,653.16	
	Multiply by 12 (the	e number of months in a year).			x 12	
	20b. The result is your	current monthly income for the ye	ar for this part of the fo	rm.	\$31,837.92	
	20c. Copy the median t	family income for your state and s	ize of household from	line 16c.	\$96,485.00	
21.	How do the lines com	pare?		,		
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.					
		nan or equal to line 20c. Unless ot t period is 5 years. Go to Part 4.	herwise ordered by the	court, on the top of page 1 of this form, check box		
Part	4: Sign Below					
	<u> </u>					
	By signing here, I d	leclare under penalty of perjury that	at the information on th	is statement and in any attachments is true and correct.		
	6	I MU	Pouse x			
	/s/ Leneisha		ease.	Signature of Debtor 2		
				Signature of Bestor 2		
	Date 7/13/20 MM/DD/			Date MM/DD/YYYY		
		, do NOT fill out or file Form 1220 , fill out Form 122C-2 and file it w		9 of that form, copy your current monthly income from lin	e 14	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \$726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$43.23 for expenses, leaving a balance due of \$3,853.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 7/13/2018	
Signed: A. M. Heals	
/s/ Leneisha McNease	
	/s/ Morsheda Hashem Manhally
Debtor(s)	Attorney for Debtor(s)
Do not sign if the fee amounts at top of this page are blank.	

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Leneisha McNease,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may lower that amount that the Firm will receive each month and increase the

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monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$235.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$500.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 6% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$220.00/mo.
- 3. America First Finance will be paid \$757.00 at 4.5%. America First Finance is a NON-PMSI creditor and the Trustee shall not pay them any pre-confirmation adequate protection payments. Commencing with the October 2020 plan payment, America First Finance shall receive set payments in the amount of \$220.00 per month.
- 4. General Unsecured Creditors will be paid 10% pro-rata after all other creditors
- 5. Student loan debts owed to MOHELA/DEPT OF ED are currently in deferment and the Trustee shall not pay any claim filed by said debts.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your

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acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

One of its Attorneys

Date: 07/13/2018

Accepted:

Leneisha McNease

Date: 07/13/2018